

NEMO BANCSHARES, INC

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 2352253	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$120	\$126	4.5%		
Loans	\$82	\$95	15.3%		
Construction & development	\$7	\$4	-43.4%		
Closed-end 1-4 family residential	\$22	\$29	30.7%		
Home equity	\$1	\$1	72.6%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-21.4%		
Commercial & Industrial	\$7	\$7	0.0%		
Commercial real estate	\$14	\$20	41.5%		
Unused commitments	\$7	\$8	7.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$5	4.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$7	-24.7%		
Cash & balances due	\$15	\$10	-30.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$108	\$113	4.6%		
Deposits	\$105	\$111	5.5%		
Total other borrowings	\$2	\$1	-41.0%		
FHLB advances	\$2	\$1	-41.0%		
Equity					
Equity capital at quarter end	\$13	\$13	3.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	10.9%	--		
Tier 1 risk based capital ratio	12.5%	14.0%	--		
Total risk based capital ratio	13.8%	15.3%	--		
Return on equity <sup>1</sup>	16.4%	5.3%	--		
Return on assets <sup>1</sup>	1.8%	0.6%	--		
Net interest margin <sup>1</sup>	5.1%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	76.3%	52.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.0%	4.2%	0.2%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.2%	--
Commercial & Industrial	0.2%	0.4%	0.0%	0.0%	--
Commercial real estate	9.3%	6.7%	0.0%	0.7%	--
Total loans	2.4%	2.7%	0.1%	0.2%	